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B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Virginia 200 South Washington Street Alexandria, VA 22314

> Case Number 11–16702–BFK Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Youri Beitdashtoo 4054 41 Street, N. Mc Lean, VA 22101

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-1899

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Youri Beitdashtoo is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 15, 2012 William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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Imaged Certificate of Notice Page 3 of 5 United States Bankruptcy Court Eastern District of Virginia

In re: Youri Beitdashtoo Debtor Case No. 11-16702-BFK Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9 User: stewarts Page 1 of 3 Date Rcvd: Aug 15, 2012 Form ID: B18 Total Noticed: 43

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2012.	
db 17, 20	+Youri Beitdashtoo, 4054 41 Street, N., Mc Lean, VA 22101-5805
cr	+Nationwide Registry & Security Ltd., c/o Robert L. Vaughn, Jr., 11490 Commerce Park Drive,
CI	Suite 510, Reston, VA 20191-1574
cr	+Wells Fargo Bank, N.A., c/o Billy B. Ruhling, II, Troutman Sanders LLP,
	1660 International Drive, Suite 600, McLean, VA 22102-4877
10857767	+Ally Financial Inc. F/K/A GMAC Inc., c/o Carl A. Eason, Esquire, Convergence Center IV,
10005075	301 Bendix Road, Suite 500, Virginia Beach, VA 23452-1388
10885275	++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306 (address filed with court: BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016)
10691388	+Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Parkway,
10001300	Hilliard, OH 43026-7456
10691393	+First Data, 1307 Walt Whitman Rd, Melville, NY 11747-4819
10916891	+HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
	Norfolk VA 23541-0907
10691395	+Long & Foster, 6862 Elm Street, Mc Lean, VA 22101-3897
10691396	Nationwide Registry, c/o 11490 Commerce Park Dr.,, Suite 510, Reston, VA 20191-0000
10691398	+O'Connor & Vaughn, LLC, 11490 Commerce Park Dr.,, Suite 510, Reston, VA 20191-1574
10691400 10691401	+Plains Commerce Bank, Po Box 1059, Aberdeen, SD 57402-1059 +Rosenberg & Associates, Attn: Mark Meyer, 7910 Woodmont Ave., Ste. 750,
10091401	Bethesda, MD 20814-7071
10691403	+Suntrust Bank, Po Box 85526, Richmond, VA 23285-5526
10919420	+The Duff Law Firm, c/o John B Connor PLC, 1033 North Fairfax Street, Suite 310,
	Alexandria, VA 22314-1540
10691404	+The Duff Law Firm, 11320 Random Hills Road, Suite 630, Fairfax, VA 22030-6001
10691405	+Thompson McMullan, 100 Shockhope Slip. 3rd Floor, Richmond, VA 23219-4100
10691406	+Wachovia, Attn: Bankruptcy, 4101 Wiseman Blvd, San Antonio, TX 78251-4200
10717506	Wachovia Mortgage, PO Box 659558, San Antonio TX 78265-9558, Attn: Bankruptcy
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
tr	
	Fairfax, VA 22031-6054
cr	+E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 16 2012 03:41:30
	BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
	Arlington, TX 76006-1347
cr	+EDI: PRA.COM Aug 16 2012 01:58:00 PRA Receivables Management, LLC, PO Box 41067,
10691384	Norfolk, VA 23541-1067 +EDI: GMACFS.COM Aug 16 2012 01:58:00 Ally Financial, 200 Renaissance Ctr,
10091304	Detroit, MI 48243-1300
10697061	+EDI: GMACFS.COM Aug 16 2012 01:58:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,
	Roseville, MN 55113-0004
10691385	+EDI: AMEREXPR.COM Aug 16 2012 01:58:00 American Express, American Express Special Research,
10837013	Po Box 981540, El Paso, TX 79998-1540 +EDI: OPHSUBSID.COM Aug 16 2012 01:58:00 BACK BOWL I LLC, SERIES B,
1003/013	C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
10691386	+EDI: TSYS2.COM Aug 16 2012 01:58:00 Barclays Bank Delaware, Attention: Bankruptcy,
	Po Box 8801, Wilmington, DE 19899-8801
10825990	+EDI: OPHSUBSID.COM Aug 16 2012 01:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
	2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
10691389	+EDI: CAPITALONE.COM Aug 16 2012 01:58:00 Capital One, N.a., Capital One Bank (USA) N.A.,
10601200	Po Box 30285, Salt Lake City, UT 84130-0285
10691390	+EDI: CHASE.COM Aug 16 2012 01:58:00 Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920
10771521	EDI: CHASE.COM Aug 16 2012 01:58:00
10.,1001	Wilmington, DE 19850-5145
10691391	+EDI: CITICORP.COM Aug 16 2012 01:58:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
	Po Box 20507, Kansas City, MO 64195-0507
10708524	+EDI: TSYS2.COM Aug 16 2012 01:58:00 Department Stores National Bank/Macy's,
	Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
10691392	+EDI: TSYS2.COM Aug 16 2012 01:58:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
10691394	+EDI: HFC.COM Aug 16 2012 01:58:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
10832634	+EDI: OPHSUBSID.COM Aug 16 2012 01:58:00 LINDIA, LLC, C O WEINSTEIN AND RILEY, PS,
10032031	2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
11269896	EDI: RESURGENT.COM Aug 16 2012 01:58:00 LVNV Funding, LLC its successors and assigns as,
	assignee of FNBM, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
10691397	+E-mail/Text: bnc@nordstrom.com Aug 16 2012 02:17:11 Nordstrom FSB,
	Recovery/ Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566
10696244	+E-mail/Text: bnc@nordstrom.com Aug 16 2012 02:17:11 Nordstrom fsb, P.O. Box 6566,
10601200	Englewood, CO 80155-6566
10691399	+E-mail/Text: ustpregion04.ax.ecf@usdoj.gov Aug 16 2012 02:46:39 Office of the U.S. Trustee, 115 South Union St., Ste. 210, Alexandria, VA 22314-3361
10882623	EDI: PRA.COM Aug 16 2012 01:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
	Norfolk VA 23541
10691402	

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District/off: 0422-9 Page 2 of 3 Date Rcvd: Aug 15, 2012 User: stewarts

Form ID: B18 Total Noticed: 43

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued) 10701117 +EDI: STF1.COM Aug 16 2012 01:58:00

SunTrust Bank, Attn: Support Services, PO BOX 85092,

Richmond, VA 23285-5092

TOTAL: 24

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Ally Financial Inc. F/K/A GMAC Inc.

10691383 Ally 10691387 BMW

aty* +Donald F. King, 9302 Lee Highway, Suite 1100, Fairfax, VA 22031-6054

+SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2012 Signature: Joseph Spections

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District/off: 0422-9 Page 3 of 3 Date Rcvd: Aug 15, 2012 User: stewarts Total Noticed: 43 Form ID: B18

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2012 at the address(es) listed below:

Billy B. Ruhling on behalf of Creditor Wells Fargo Bank, N.A. bill.ruhling@troutmansanders.com, sharron.fay@troutmansanders.com

Carl A. Eason on behalf of Creditor Ally Financial Inc. F/K/A GMAC Inc. bankruptcy@wolriv.com
Donald F. King Kingtrustee@ofplaw.com, val3@ecfcbis.com;dfking@ecf.epiqsystems.com

James W. Reynolds on behalf of Trustee Donald King jim.reynolds@ofplaw.com
Nathan A. Fisher on behalf of Debtor Youri Beitdashtoo Fbarsad@cs.com, barsad@aol.com
Richard E. Hagerty on behalf of Creditor Wells Fargo Bank, N.A. richard.hagerty@troutmansanders.com,

sharron.fay@troutmansanders.com;anne.clark@troutmansanders.com;chelsea.sherman@troutmansanders.co

Robert L. Vaughn on behalf of Creditor Nationwide Registry & Security Ltd. rvaughn@oconnorandvaughn.com, vkaye@oconnorandvaughn.com

TOTAL: 7